

What is claimed is:

1. A handheld device, comprising:
  - removable, replaceable, and upgradeable modules including a removable, replaceable, upgradeable, and re-writeable Personal Universal Memory card capable of receiving and storing information associated with a user from a server; and
  - a motherboard having sockets to accept the replaceable, and upgradeable modules.
2. The apparatus of claim 1, wherein the Personal Universal Memory card is used as an identification card for interaction with a device that requires user information.
3. The apparatus of claim 1, wherein the Personal Universal Memory card is used to customize a device to the needs of the consumer.
4. The apparatus of claim 1, wherein the Personal Universal Memory card is credit-card-sized.
5. The apparatus of claim 1, wherein the Personal Universal Memory card is used as a credit card, debit card, or ATM card.
6. The apparatus of claim 1, wherein the Personal Universal Memory card contains a cryptographic key.
7. The apparatus of claim 5, wherein the cryptographic key protects the user's privacy during use.

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8. The apparatus of claim 5, wherein the cryptographic key is used to securely store the user's biometric scan on the Personal Universal Memory card for later comparison against user scans conducted for activating a user-session or for conducting transactions.
9. The apparatus of claim 1, wherein the motherboard has a central processing unit (CPU) socket to accept the removable, replaceable, and upgradeable central processing unit.
10. The apparatus of claim 1, wherein the motherboard has a Random Access Memory socket to accept the removable, replaceable, and upgradeable Random Access Memory module.
11. The apparatus of claim 1, wherein the motherboard has a Read Only Memory socket to accept the removable, replaceable, and upgradeable Read Only Memory module.
12. The apparatus of claim 1, wherein the motherboard has a sound module socket, further comprising a removable, replaceable, and upgradeable sound module adapted to be plugged into the sound module socket.
13. The apparatus of claim 1, wherein the motherboard has a graphics module socket, further comprising a removable, replaceable, and upgradeable graphics module adapted to be plugged into the graphics module socket.
14. The apparatus of claim 1, wherein the motherboard has a wireless module socket, further comprising a removable, replaceable, and upgradeable wireless module adapted to be plugged into the wireless module socket.

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15. The apparatus of claim 1, wherein the motherboard has a biometric scanner socket, further comprising a removable, replaceable, and upgradeable biometric scanner adapted to be plugged into the biometric scanner socket.
- 5 16. The apparatus of claim 1, further comprising a card-reader slot to accept the removable, replaceable, re-writeable, and upgradeable Personal Universal Memory card.
- 10 17. In a computer network that includes a server wirelessly communicating with one or more wireless handheld devices, a method of permitting a particular user to access the computer network from any of the handheld devices, the method comprising:  
requiring that a Personal Universal Memory card be inserted into the device, requiring that the user's biometric scan matches the biometric information stored on the Personal Universal Memory card, and maintaining at the server unique customer identifiers associated with users;
- 15 maintaining at the servers unique identifiers associated with a plurality of users of the computer network, *and*  
establishing the user session without regard to any specific handheld device.
- 20 18. The method of claim 17, further comprising:  
at the server, using coded user preferences sent by the handheld device to the server to locate user-preferred data with matching codes; and

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- downloading that data from the server to the selected handheld device based on the device hardware configuration.
19. A computer program product for implementing, in a handheld device wirelessly coupled with a server, a method of initiating a user session with the server from the handheld device, the computer program product comprising:
- a computer-readable medium carrying executable instructions that, when executed, are capable of performing the acts of:
- identifying the presence of a Personal Universal Memory card in the handheld device;
- requesting initiation of a user session after the user has been verified as being the owner of the Personal Universal Memory card in the device; and
- receiving and storing, at the handheld device, configuration information that the handheld device allows to be downloaded to it.
20. The computer program product of claim 19, wherein the executable instructions, when executed, are further capable of performing the act of sending, from the handheld device, coded preference information associated with the user to the server, the coded preference information having been generated in a process at the handheld device;
- of performing the act of receiving, at the server, coded preference information sent by the handheld device, and using the coded preference

information to access a database maintained at the server system in order to locate the data with codes that match the coded preference information associated with the user; and  
the handheld device downloading the configuration information to the handheld device.